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To: EBSA, E-ORI - EBSA

Subject: 401 k

To Whom It may Concern:

I believe that it is helpful to provide certain individuals with options as it relates to making their retirement funds last longer, as long as the choices are optional. That advice and counsel is already available through banks and investment firms . The majority of us have planned for our retirement and do not need the government to interfere with our decisions regarding our retirement. The Social Security taxes we pay provide benefits for citizens, but most of us know that we need more than social security in our retirement years and have planned accordingly. I am STRONGLY opposed to ANY program which would require us to surrender our 401k plans to the government in return for an annuity of sorts, the terms of which will punish the families of those who die early. I am sure that I am not the only person who has maxed out on contributions under the law in order to make my retirement years as comfortable as possible. I do not want the government to decide how much money I receive and when I receive it, and what may be left for my children.

Michael J. Kane